

# Acknowledgments

As Chairman Hove has indicated in his foreword, in 1995 the Division of Research and Statistics was directed by then-Chairman Helfer to undertake an examination of the history of the banking crises of the 1980s and early 1990s. The study was initiated in the belief that with the banking industry recovering, it was important to look back at the crises that had just passed and to assess what had taken place. The study would serve to identify areas where the agency's mission could be better accomplished in the future, and to learn from the unique experience that the 1980s and early 1990s provided to the regulators and bankers alike.

This study was conducted under the direction of George Hanc, Associate Director, Division of Research and Statistics. Lee Davison was responsible for day-to-day management of the study and provided expertise on historical research methods. Jack Reidhill was integral to the process of planning and executing the study. John O'Keefe made many important contributions concerning analytical methodology in all areas of the study.

The primary authors of the study were:

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